

**FOR IMMEDIATE RELEASE**  
**06 June, 2003**  
**PUBLIC NOTICE #2003-23**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

**The California Department of Insurance's San Francisco Viewing Room  
is fully operation again.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed.

Request must be in writing and addressed to: RATE

**ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

# # #  
(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**06-Jun-03**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-3701	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	EXCESS AUTOMOBILE RENTAL	0.00%
03-3652	0000	ALASKA NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3663	0000	ALASKA NATIONAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-3617	0008	ALLSTATE INDEMNITY CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-3618	0008	ALLSTATE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE.	
03-3609	0019	AMERICAN BANKERS INS. CO. OF FLORIDA	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILOWNERS	
03-3611	0019	AMERICAN BANKERS INS. CO. OF FLORIDA	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	COMPREHENSIVE MANUFACTURED HOME	
03-3638	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-3639	0212	AMERICAN ZURICH INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-3640	0212	ASSURANCE CO. OF AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-3599	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210 - CERTIFIED	1.38%
03-3707	0689	BANKERS INS. CO.	PERS	MISCELLANEOUS	FORMS	EXCESS FLOOD	
03-3703	0000	CRUSADER INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	7.22%
03-3608	0000	CRUSADER INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-MAINSTREET&MAINSTREET N. O. C.	0.00%
03-3654	0306	CUMIS INS. SOCIETY, INC.	COMM	FIDELITY	RULE CHANGE	CUMIS BOND	0.00%
03-3620	0057	ELECTRIC INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-3641	0212	EMPIRE FIRE & MARINE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-3603	0212	EMPIRE FIRE & MARINE INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	15.00%
03-3642	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-3655	0164	FIDELITY & GUARANTY INS. CO.	COMM	MULTI-PERIL	RATE & FORM	BOP-BUSINESS INS. POLICY (BIP)	0.11%
03-3656	0164	FIDELITY & GUARANTY INS. UNDERWRITERS, INC.	COMM	MULTI-PERIL	RATE & FORM	BOP-BUSINESS INS. POLICY (BIP)	0.11%
03-3612	0349	FLORISTS' MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-CERTIFIED	
03-3601	0158	HUDSON INS. CO.	PERS	FIRE	RATE & FORM	PRIVATE FLOOD	0.00%
03-3708	0158	HUDSON INS. CO.	COMM	OTHER LIABILITY	FORMS	D&O	
03-3653		INS. SVCS OFFICE, INC.	COMM	FARMOWNERS MULTI-PERIL	MANUAL	NONE	
03-3610	0458	LYNDON PROPERTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	VEHICLE CONTRACT REIMBURSEMENT	
03-3643	0212	MARYLAND CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-3607	1129	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	RURAL UTILITIES INS. PLAN	0.00%
03-3662	0510	NAVIGATORS INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	M&C, OL&T&PL	0.00%
03-3644	0212	NORTHERN INS. CO. OF NEW YORK	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-3700	3321	NORTHLAND INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	HR3210-CERTIFIED	
03-3706	3321	NORTHLAND INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-3604	1234	RESPONSE INDEMNITY CO. OF CA	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	10.00%
03-3605	1234	RESPONSE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	10.00%

**California Department of Insurance**  
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**06-Jun-03**

<b>File#</b>	<b>Grp #</b>	<b>Company Name</b>	<b>Line Type</b>	<b>Line Description</b>	<b>FileType</b>	<b>Program</b>	<b>Overall Rate*</b>
03-3664	0163	SAFECO INS. CO. OF ILLINOIS	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SAFECO MOTORCYCLE	
03-3699	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PEST CONTROL	
03-3697	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	PEST CONTROL	
03-3651	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF.LIAB. ARCHITECTS & ENGINEERS	0.00%
03-3698	0748	STAR INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210 - NON-CERTIFIED	0.00%
03-3613	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FARMOWNERS MULTI-PERIL	RATE	FARM RANCH	-2.60%
03-3597	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	RATE & FORM	NONE	0.00%
03-3627	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-3614	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FARMOWNERS MULTI-PERIL	RATE	FARM RANCH	-2.60%
03-3598	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	RATE & FORM	NONE	0.00%
03-3628	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-3657	0164	UNITED STATES FIDELITY & GUARANTY CO.	COMM	MULTI-PERIL	RATE & FORM	BOP-BUSINESS INS. POLICY (BIP)	0.11%
03-3645	0212	VALIANT INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-3705	0748	WILLIAMSBURG NATIONAL INS. CO.	COMM	OTHER LIABILITY	FORMS	HR3210-NON-CERTIFIED	
03-3646	0212	ZURICH AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	
03-3647	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	

**50 TOTAL APPLICATIONS RECEIVED**

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	03-3532	05/30/03	Athena Assurance Company	Commercial Other Liability	Rate	CLM Division Six	-6.50%
Correct	03-3532	05/30/03	Athena Assurance Company	Commercial Other Liability	Rate	CLM Division Six	6.50%
Incorrect	03-2953	05/09/03	Hartford Fire Insurance Company	Commercial Other Liability	Form		*
Correct	03-2953	05/09/03	Hartford Fire Insurance Company	Commercial Other Liability	Rule Change		0.00%
Incorrect	03-2955	05/09/03	Property and Casualty Insurance Company of Hartford	Commercial Other Liability	Form		*
Correct	03-2955	05/09/03	Property and Casualty Insurance Company of Hartford	Commercial Other Liability	Rule Change		0.00%
Incorrect	03-3533	05/30/03	St. Paul Fire and Marine Insurance Company	Commercial Other Liability	Rate	CLM Division Six	-6.50%
Correct	03-3533	05/30/03	St. Paul Fire and Marine Insurance Company	Commercial Other Liability	Rate	CLM Division Six	6.50%
Incorrect	03-3535	05/30/03	St. Paul Guardian Insurance Company	Commercial Other Liability	Rate	CLM Division Six	-6.50%
Correct	03-3535	05/30/03	St. Paul Guardian Insurance Company	Commercial Other Liability	Rate	CLM Division Six	6.50%
Incorrect	03-3536	05/30/03	St. Paul Medical Liability Insurance Company	Commercial Other Liability	Rate	CLM Division Six	-6.50%
Correct	03-3536	05/30/03	St. Paul Medical Liability Insurance Company	Commercial Other Liability	Rate	CLM Division Six	6.50%
Incorrect	03-3537	05/30/03	St. Paul Mercury Insurance Company	Commercial Other Liability	Rate	CLM Division Six	-6.50%
Correct	03-3537	05/30/03	St. Paul Mercury Insurance Company	Commercial Other Liability	Rate	CLM Division Six	6.50%
Incorrect	03-2957	05/09/03	Twin City Fire Insurance Company	Commercial Other Liability	Form		*
Correct	03-2957	05/09/03	Twin City Fire Insurance Company	Commercial Other Liability	Rule Change		0.00%